

(EXHIBIT A)

TO

**TIMOTHY A. JACKSON MOTION TO SUPPORT
PLAINTIFF JURY TRIAL SUMMARY JUDGEMENT**

On or about January 26, 2018, Plaintiff credit dispute proof of faxed copies sent by Wells Fargo Home Mortgage Banker in the Greenwood S.C. local office to Wells Fargo Home Mortgage Corporate office asking in good faith to correct and update both of Plaintiff's misreporting, inaccurate, and false 81 month credit payment history and insufficient mortgage information on both of Plaintiff's Wells Fargo Home Mortgage Equifax and Transunion credit report.

Fax Call Report**HP LaserJet Flow MFP M527****Page 1****Fax Header Information**

Wells Fargo
 8649418845
 Jan/26/2018 2:52:35 PM

Job	Date/Time	Type	Identification	Duration	Pages	Result
383	Jan/26/2018 2:51:08 PM	Send	918772537066	01:25	3	Success
Jan/26/2018 2:51:34 PM		Wells Fargo 8649418845		1/3		

Fax Cover Sheet


PAGES SENT (includes this cover sheet)

3

DATE

01/26/2018

TO

WFHM Corrections

TELEPHONE

FAX

877-253-7066

FROM

Megan Andersen

TELEPHONE (Required)

864-398-2784

FAX

864-941-8845

SUBJECT

Incorrect credit reporting to credit bureaus

MESSAGE

This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential, and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error or wish to discontinue receiving faxes, please notify us immediately by telephone at the number listed above. Thank you.

CCM2307 (1-07 115348FC)

Jan/26/2018 2:52:36 PM

English (United States)

(EXHIBIT B)

TO

**TIMOTHY A. JACKSON MOTION TO SUPPORT
PLAINTIFF JURY TRIAL SUMMARY JUDGEMENT**

On or about June 14, 2018, Plaintiff Transunion, Equifax, and Wells Fargo Home Mortgage Better Business Bureau (BBB) credit dispute report stating “Wells Fargo Home Mortgage, Equifax, and Transunion LLC failed and refused to update, investigate, and correct both of Plaintiff’s misreporting, false, and inaccurate 81 month credit payment history and insufficient mortgage information on both of Plaintiff’s Wells Fargo Home Mortgage Transunion and Equifax credit report.

Transunion

1510 Chester Pike
2 Baldwin Place
Crum Lynne, PA 19022

6/19/18

LUCILLE GARCIA
BETTER BUSINESS BUREAU OF
CHICAGO & NORTHERN ILLINOIS
330 N WABASH AVE STE 3120
CHICAGO, IL 60611

RE: TIMOTHY JACKSON

Complaint ID: 12910158

Dear Ms. Garcia,
Thank you for contacting TransUnion. Our goal is to maintain complete and accurate information on consumer credit reports. In response to Mr. Jackson's complaint, we are providing the information below in response.

According to our records, on 12/21/17, investigations were initiated into the payment history on Wells Fargo #936703557xxxx and the ownership on Wells Fargo #70801863xxxx. In response to the investigations, Wells Fargo #936703557xxxx verified the payment history as being accurately reported. Wells Fargo #70801863xxxx verified Mr. Jackson's name, current address and social security number as being accurately reported. Results were forwarded to Mr. Jackson for his review.

On 5/23/18, investigations were initiated into the payment history and balances on Wells Fargo #936703557xxxx and #70801863xxxx. In response to the investigations, Wells Fargo #936703557xxxx verified the account payment history as being accurately reported and updated the balance from \$128,383 to \$128,050. Wells Fargo #70801863xxxx verified the account information as being accurately reported. Results were forwarded to Mr. Jackson for his review.

Based on the complaint, we determined that between 12/2017 and 5/2018, Wells Fargo #936703557 removed the reporting of the payment history 9/2013 to 7/2016. Therefore, after reviewing the document that Mr. Jackson provided on 5/21/18:

Regarding accounts #0186356721 stated,

'We can confirm we've reported this account as current to the consumer reporting agencies from January 2012, through the last reporting made in May 2013. We show no delinquencies were reported during this timeframe to the consumer reporting agencies.'

Regarding account #035570986:

'We can confirm we've reported this account as current to the consumer reporting agencies from September 2013, through the last reporting made in February 2018. We show no delinquencies were reported during this timeframe to the consumer reporting agencies.'

As discussed we will not be confirming any reporting prior to 2011.

After reviewing the activity on Wells Fargo #936703557xxxx they did not update the account accordingly. Therefore, we added the payment history from 9/2013 to 7/2016. Please be advised, we also added the payment history 4/2012 on #70801863xxxx per the document. In addition, we are unable to add payment history prior to 2011 for the Wells Fargo accounts since the creditor stated in the document, 'As discussed we will not be confirming any reporting prior to 2011.' Per the FCRA, non-adverse credit information to be reported for a period of 10 years from the date the account was paid or closed.

We have forwarded an updated copy of the credit report to Mr. Jackson. He should receive it in 5 to 7 business days at the current address we have on file. If Mr. Jackson has any further questions, the consumer may call us at 1-800-916-8800, Monday-Friday, 8:00 AM – 11:00 PM ET. In addition, the consumer may visit <http://transunion.com/consumerfaqs> for frequently asked questions about his credit report.

Sincerely,
TransUnion

Cc: TIMOTHY JACKSON
302 SHADOWOOD LN
GREENWOOD, SC 29649

COMPLAINT ACTIVITY REPORT Case # 27617170 Better Business Bureau, Inc.

Consumer Info: Jackson, Timothy
302 Shadowood Ln
Greenwood, SC 29649-1818
864 992-4670 864 992-4670
titojackson302@gmail.com

Business Info: Equifax, Inc.

800 685-1111

Location Involved: (Same as above)

Consumer's Original Complaint :

Equifax Information Services, LLC P O Box 740256 Atlanta GA 30348 May 16, 2018 I am writing to challenge the misreporting mortgage 81 month account payment history and compliance on both accounts with Wells Fargo that is being reported on my credit report with incorrect/missing info. The accounts are listed below: Wells Fargo ACCT and Wells Fargo Equifax Acct ' Wells Fargo ACCT and Wells Fargo Equifax Acct More specifically, I am referencing the fact that you are reporting 'an incorrect high balance', 'not applying my payments correctly', 'reporting old debt as new', 'an incorrect account number', 'an undated late pay', 'a missing field of (81 month account payment history)', 'the wrong account type', 'an incorrect credit limit', 'a late pay after account was closed', 'an inaccurate date of last activity', 'an inaccurate date of last update', 'an inaccurate reporting date'. There is insufficient information about my mortgage accounts that are affecting my score. I have disputed this error over 6 times with Equifax and Wells Fargo. Your improper procedures are highly damaging to my credit score, causing additional stress and preventing me from receiving the best home mortgage rates and credit cards. Please immediately update my 81 month account payment history on both Wells Fargo Accounts and please correct the insufficient information about my mortgage accounts that are affecting my score. These accounts listed were never late and always paid as agreed from May 2003 to present. Please update the NR on my payment history to reflect Pays As Agrees from May 2003 to present on both Wells Fargo Accounts. I sent 32 pages to reflect proof of my 81 month payment history and credit report to Equifax on both Wells Fargo Accounts. Equifax and Wells Fargo refused to correct my payment history.

Consumer's Desired Resolution:

Desired Settlement ID: Correction to a credit report Please immediately update my 81 month account payment history on both Wells Fargo Accounts and please correct the insufficient information about my mortgage accounts that are affecting my score with Equifax. These accounts listed were never late and always paid as agreed from May 2003 to present. Please update the NR on my 81 month payment history to reflect Pays As Agrees from May 2003 to 2013 and May of 2013 to present on both Wells Fargo Accounts.

BBB Processing

06/13/2018	web	BBB	Case Received by BBB
06/13/2018	web	BBB	Case Reviewed by BBB - AB EXT
06/14/2018	OttO	EMAIL	Send Acknowledgement to Consumer
06/14/2018	OttO	FAX	Notify Business of Dispute - AB
06/14/2018	WEB	BBB	RECEIVE BUSINESS RESPONSE : OFFICE OF CONSUMER AFFAIRS

EQUIFAX

Equifax Information Services LLC

PO Box 105139

Atlanta, Georgia 30348

(866) 222-5901

(888) 826-0697 (fax)

June 14, 2018

LaNada Green

Better Business Bureau

Trade Practice Specialist

503 Oak Place, Suite 590

College Park, GA 30349

RE: Mr. Timothy Jackson, Case #27617170

Dear LaNada Green:

Thank you for your correspondence in which you requested that we assist Mr. Timothy Jackson with concerns regarding inaccurate information reporting on the Equifax credit file.

Equifax has contacted Wells Fargo Home Mortgage directly to request they review the account data for account number #7080. On June 13, 2018, Equifax received the response from Wells Fargo Home Mortgage confirming the account belongs to you, closed paid account and no late payments currently reporting on the Equifax credit file.

Equifax has contacted Wells Fargo Home Mortgage directly to request they review the account data for account number #9360. On June 13, 2018, Equifax received the response from Wells Fargo Home Mortgage confirming the account belongs to you, balance has been updated and no late payments currently reporting on the Equifax credit file.

The result of the Reinvestigation was sent to Mr. Timothy Jackson on June 13, 2018. If you should have any additional questions or concerns in regards to the Equifax credit report, please visit us at <https://www.ai.equifax.com/CreditInvestigation/home.action>, by mail to PO Box 740256, Atlanta GA 30348 or by calling a Customer Representative at (888) 4257961 from 9:00 a.m. to 5:00 p.m. Monday Friday in your time zone.

Sincerely,

Equifax

06/15/2018	kh	EMAIL	Forward Business response to Consumer
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06/16/2018	WEB	BBB	CONSUMER REBUTTAL TO BUSINESS RESPONSE : (The consumer indicated he/she DID NOT accept the response from the business.)
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Your credit is based on your credit history and length of accounts that are paid as agreed on monthly basis. My 81 month mortgage account on both Wells Fargo accounts does not reflect my excellent payment history from May 2003- May 2013 first mortgage account in which this account is closed and May 2013-June 16, 2018 refinanced mortgage is currently open and never late and always paid as agreed on a monthly basis.

I am making my payments on time, however I do not have any credit history on both accounts from 2003- present that reflects the excellent payment history. I also have insufficient information about my mortgage accounts that is damaging my credit history.

(EXHIBIT C)

TO

**TIMOTHY A. JACKSON MOTION TO SUPPORT
PLAINTIFF JURY TRIAL SUMMARY JUDGEMENT**

On or about June 16, 2018, Plaintiff Transunion, Equifax, and Wells Fargo Home Mortgage Consumer Financial Protection Bureau (CFPB) credit dispute report stating “Wells Fargo Home Mortgage, Equifax, and Transunion LLC failed and refused to update, investigate, and correct both of Plaintiff’s misreporting, false, and inaccurate 81 month credit payment history and insufficient mortgage information on both of Plaintiff’s Wells Fargo Home Mortgage Transunion and Equifax credit report.

An official website of the United States Government



Consumer Financial
Protection Bureau

(<https://www.consumerfinance.gov/>)

[Submit a Complaint](#)

Your complaints

COMPLAINT ID ▲	PRIMARY CONSUMER	PRODUCT AND ISSUE	CONSUMER-IDENTIFIED COMPANY ▲	SUBMITTED ▼	STATUS ▲
180617-3244780	Timothy A Jackson	Credit reporting Problem with a credit reporting company's investigation into an existing problem	WELLS FARGO	06/16/2018	Closed Feedback provided
180616-3244777	Timothy A Jackson	Credit reporting Problem with a credit reporting company's investigation into an existing problem	Experian Information Solutions Inc.	06/16/2018	Closed Feedback provided
180616-3244766	Timothy A Jackson	Credit reporting Problem with a credit reporting company's investigation into an existing problem	TRANSUNION	06/16/2018	Closed Feedback provided
180616-3244751	Timothy A Jackson	Credit reporting Problem with a credit reporting company's investigation into an existing problem	EQUIFAX, INC.	06/16/2018	Closed Feedback provided

[< Previous](#)

Page **1** of 1 [Go](#)

[Next >](#)

Learn more about credit reporting



Answers to common questions for your situation

- What does the credit reporting company do after I notify it of an error on my credit report? (<https://www.consumerfinance.gov/ask-cfpb/what-does-the-credit-reporting-company-do-after-i-notify-it-of-an-error-on-my-credit-report-en-1323/>)
- How long does negative information remain on my credit report? (<https://www.consumerfinance.gov/ask-cfpb/how-long-does-negative-information-remain-on-my-credit-report-en-323/>)
- What can I do if I disagree with the results of a credit report dispute? (<https://www.consumerfinance.gov/ask-cfpb/what-can-i-do-if-i-disagree-with-the-results-of-a-credit-report-dispute-en-1327/>)



Additional tools and resources

- Credit reports and scores (<https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores>)
- Guide: Understanding your credit score (https://www.consumerfinance.gov/documents/3224/cfpb_understan)
- Guide: How to rebuild your credit (https://www.consumerfinance.gov/documents/3222/cfpb_rebuild_cr)

Other consumer tools

(EXHIBIT D)

TO

TIMOTHY A. JACKSON MOTION TO SUPPORT

PLAINTIFF JURY TRIAL SUMMARY JUDGEMENT

On or about August 27,2018, Plaintiff Wells Fargo Home Mortgage Transunion credit dispute report evidence stating “Wells Fargo Home Mortgage and Transunion LLC failed and refused to update, investigate, and correct both of Plaintiff’s misreporting, false, inaccurate 81 month credit payment history and insufficient mortgage information on both of Plaintiff’s Wells Fargo Home Mortgage Transunion credit report”.

*** 390485138-004 ***

TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805

08/27/2018

TransUnion^{tu}

P8TX1000200726-I005543-052819620

TIMOTHY A. JACKSON
302 SHADOWOOD LN
GREENWOOD, SC 29649-1818

Dear TIMOTHY A. JACKSON,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

If we were able to make changes to your credit report based on information you provided, we made those changes. Otherwise, we asked the company reporting the information you disputed to do all of the following:

1. Review relevant information we sent them, including any documents you gave us as part of your dispute
2. Investigate your dispute and verify whether the information they report is accurate
3. Provide us a response to your dispute and update any other information
4. Update their records and systems, if necessary

Your dispute is important. In the pages that follow you will see your detailed investigation results, including the business name and contact details of the source of the information. Please review the results carefully.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of **Your Investigation Results**.

File Number: 390485138
Date Issued: 08/27/2018

Page 2 of 6

A Note on Credit Report Updates

Information in your credit report is updated frequently which means items you disputed may not appear on your credit report or have already changed by the time we received your dispute. In most cases, the **Date Updated** represents the last time the account information was updated or reported by the data furnisher. Please note that this date may not change following our investigation of your dispute. For **Payment Received** and **Last Payment Made**, please keep in mind, the data may not represent very recent payment activity. For inactive accounts or accounts that have been closed and paid, **Pay Status** represents the last known status of the account.

Definitions

For your reference, here are some definitions to help you understand **Your Investigation Results**.

For ACCOUNTS:

Balance: The balance owed as of the date the account was verified or reported	Original Charge Off: If applicable, the amount charged off due to non-payment of the account
Credit Limit: The maximum amount of credit approved by the creditor on the account	Past Due: The amount past due as of the date the account was verified or reported
Date Opened: The date the account was Opened	Pay Status: The current status of the account; how you are currently paying
High Balance: The highest amount ever owed on an account	Remarks: If applicable, the creditor may provide additional information here related to the account
Last Payment Made: The date the creditor received the last payment on the account	Responsibility: The type of contractual ownership (individual, joint, authorized user, etc.) of the account
Maximum Delinquency: If applicable, the maximum amount past due before an account becomes a charge-off or a collection account	Terms: The monthly payment amount or monthly minimum payment due on the account

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. This rating key will help you understand any updates to your **PAYMENT HISTORY**, if applicable to **YOUR INVESTIGATION RESULTS**. Any rating that is shaded or any value in the account detail appearing with brackets (> <) may indicate that it is considered adverse.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

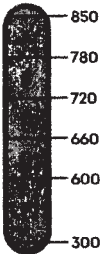
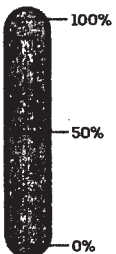
File Number: 390485138
Date Issued: 08/27/2018

Page 3 of 6

TransUnion Credit Score

TIMOTHY A. JACKSON

YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank
<p>Score Not Purchased (See Below)</p> <p>Grade -</p> <p>Created on 08/27/2018</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>Unavailable (See Below)</p> 	<p>Unavailable (See Below)</p> 
	<p>The numerical score ranges from 850 to 300 equating grade ranges from A to F.</p>	<p>Your credit ranks higher than --% of the nation's population.</p>

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$9.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

File Number: 390485138
Date Issued: 08/27/2018

Page 4 of 6

Your Investigation Results

INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED: A change was made to the item(s) based on your dispute.

WELLS FARGO HOME MORTGAG #936035570**** (PO BOX 10335, DES MOINES, IA 50306, (877) 937-9357)

We investigated the information you disputed and updated: **Balance; Date Updated; Last Payment Made; Rating.** Here is how this item appears on your credit report following our investigation.

Date Opened:	05/21/2013	Balance:	\$127,383	Pay Status:	Current; Paid or Paying as
Responsibility:	Joint Account	Date Updated:	08/07/2018		Agreed
Account Type:	Mortgage Account	Payment Received:	08/06/2018 (\$720)	Terms:	\$658 per month, paid
Loan Type:	CONVENTIONAL REAL ESTATE MTG	Last Payment Made:	08/06/2018		Monthly for 360 months
		High Balance:	\$144,387		

Mortgage Info: Fannie Mae Acct #1732062012

Remarks: DISP INVG COMP-CONSUM DISAGRS

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017				
Rating	N/R	X	X	X	X	OK	OK	OK	OK	OK	OK	OK				
	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	X				
	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015				
Rating	X	X	X	X	X	X	X	X	X	X	X	X				
	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014
Rating	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013						
Rating	X	X	X	X	X	X	X	X	X	X						

WELLS FARGO HOME MORTGAG #708018635**** (PO BOX 10335, DES MOINES, IA 50306, (877) 937-9357)

We investigated the information you disputed and updated: **Last Payment Made.** Here is how this item appears on your credit report following our investigation.

Date Opened:	05/01/2003	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Joint Account	Date Updated:	05/01/2013		Agreed
Account Type:	Mortgage Account	Payment Received:	(\$141,244)	Terms:	Monthly for 360 months
Loan Type:	CONVENTIONAL REAL ESTATE MTG	High Balance:	\$172,800	Date Closed:	05/01/2013

Mortgage Info: Fannie Mae Acct #1688604070

Remarks: DISP INVG COMP-CONSUM DISAGRS; CLOSED

	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2012											
Rating	OK											

File Number: 390485138
Date Issued: 08/27/2018

Page 5 of 6

INVESTIGATION RESULTS - VERIFIED AND UPDATED: The disputed item(s) was verified as belonging to you and information has changed or been updated to reflect recent activity.

NAVY FEDERAL CR UN #4300152415**** (POB 3700, MERRIFIELD, VA 22119-3700, (888) 842-6328)

We investigated this item, verified it belongs to you, and updated: **Balance; Date Updated; Last Payment Made; Rating; Payment Received.** Here is how this item appears on your credit report following our investigation.

Date Opened:	01/04/2018	Balance:	\$9,005	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	07/31/2018		Agreed
Account Type:	Installment Account	Payment Received:	07/30/2018 (\$650)	Terms:	\$254 per month, paid
Loan Type:	HOME IMPROVEMENT	Last Payment Made:	07/30/2018		Monthly for 60 months
		High Balance:	\$10,000		

	06/2018	05/2018	04/2018	03/2018	02/2018
Rating	OK	OK	OK	OK	OK

File Number: 390485138
Date Issued: 08/27/2018

Page 6 of 6

In the preceding pages we have provided details on the results of our investigation. **If our investigation has not resolved your dispute, here's what you can do next:**

- **Add a 100-word statement to your report.** What this means is that you have the right to send us a note of 100 words or less describing your situation or why you disagree with the results, and we will add this statement to your report. Anyone who views your report will see this statement. Please know that if you include any medical information in your statement, this means you're giving TransUnion permission to include that information in any future credit report we issue on your behalf.
- **Dispute directly with the company that reported the information to us.** If you want changes made to information found on your credit report you may dispute with the company that reported it using the contact information listed in **Your Investigation Results**.
- **Provide to us any other information or documents about your dispute.** Please visit www.transunion.com/dispute and let us know you are filing a repeat dispute. Be sure to include any other information or documentation you feel will help us resolve your dispute.
- **File a complaint** about the company reporting the account or about TransUnion with the Consumer Financial Protection Bureau or with your State's Attorney General's office.

If there has been a change to your credit report as a result of our investigation, or if you have added a statement to your report, **you may ask TransUnion to send an updated credit report** to those who have received your report within the last 2 years for employment purposes or within the last 6 months for any other purpose.

Should You Wish to Contact TransUnion

Please have your TransUnion **FILE NUMBER** available. Your unique **FILE NUMBER** is located at the top of each page of this correspondence.

Online:

To dispute information contained in your credit report, please visit: www.transunion.com/disputeonline
For more information please visit our Frequently Asked Questions page at <http://transunion.com/consumerfaqs>

By Mail:

TransUnion
P. O. Box 2000
Chester, PA 19016-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 AM – 11:00 PM ET, Monday through Friday, except major holidays.

Summary of Rights

GENERAL SUMMARY OF CONSUMER RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment -- or to take another adverse action against you--must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for more additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 1-877-382-4357

(EXHIBIT E)

TO

**TIMOTHY A. JACKSON MOTION TO SUPPORT
PLAINTIFF JURY TRIAL SUMMARY JUDGEMENT**

On or about August 21, 2018, Plaintiff Wells Fargo Home Mortgage Equifax Information Services LLC credit dispute report evidence stating “Wells Fargo Home Mortgage and Equifax Information Services LLC failed and refused to update, investigate, and correct both of Plaintiff’s misreporting, false, inaccurate 81 month credit payment history and insufficient mortgage information on both of Plaintiff’s Wells Fargo Home Mortgage Equifax credit report”.

P.O. Box 105069
Atlanta, GA 30348

August 21, 2018

EQUIFAX



To Start An Investigation, Please Visit Us At:
www.investigate.equifax.com



000006336 F0ECA0822180832090000 02 000000

002707570-2591

TIMOTHY A JACKSON

302 SHADOWOOD LN

GREENWOOD, SC 29649-1818



CREDIT FILE: August 21, 2018

Confirmation # 8233010560

Dear TIMOTHY A JACKSON:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- * We request that the reporting company verify the accuracy of the information you disputed;
- * We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- * We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- * You should contact the reporting companies about the information you believe is fraudulent. Ask them to explain their fraud investigation process and what steps you should take. If they agree the information does not belong to you, have them confirm this to you in writing. You can then send us the written confirmation if the item continues to report on your credit file.
- * You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains medical information related to services provided or medical procedures, then you expressly consent to including this information in every credit report we issue about you.
- * You may contact the company that reports the information to us and dispute it directly with them. If you would like written proof about your accounts (such as the original agreement), please contact your creditors directly.
- * You may provide us additional information or documents (such as an identity theft report or a letter from the reporting company) about your dispute to help us resolve it by visiting our website <https://www.ai.equifax.com/CreditInvestigation/home.action>. You may also mail your documents to PO Box 740256, Atlanta GA 30348 or contact us by calling a Customer Representative at (888) 425-7961 from 9:00 a.m. to 5:00 p.m. Monday - Friday in your time zone.
- * You may contact the Consumer Financial Protection Bureau or your State Attorney General's office about your issue or complaint against Equifax or the company reporting the information.

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.



For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- * If an item states "Deleted", we have removed it from your credit report and taken steps so it does not reappear.
- * If an item states "Verified as Reported", the reporting company has certified it is reporting accurately.
- * If an item states "Updated", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation

>>> ***The information you disputed has been received. The results are:*** Inquiries are a factual record of file access. Should you have reason to believe this inquiry was unauthorized, Please contact the creditor directly and follow their internal fraud procedures. If you have additional questions about this item please contact: ***Credco, PO Box 509124, San Diego, CA 92150-9124 Phone: (800) 637-2422***

>>> ***The information you disputed has been received. The results are:*** ND inquiries are known as SOFT inquiries and are not seen by the creditors. They would indicate that the consumer Had initiated contact with Equifax. If you have additional questions about this item please contact: ***Equifax Mortgage Services, 815 E Gate Dr Ste 102, East Gate Corporate Center, Mount Laurel, NJ 08054-1243***

>>> ***The information you disputed has been received. The results are:*** Inquiries are a factual record of file access. Should you have reason to believe this inquiry was unauthorized, Please contact the creditor directly and follow their internal fraud procedures. If you have additional questions about this item please contact: ***Equifax Mortgage Services, 815 E Gate Dr Ste 102, East Gate Corporate Center, Mount Laurel, NJ 08054-1243***

>>> ***The information you disputed has been received. The results are:*** Inquiries are a factual record of file access. Should you have reason to believe this inquiry was unauthorized, Please contact the creditor directly and follow their internal fraud procedures. If you have additional questions about this item please contact: ***Equifax Mortgage Services, 815 E Gate Dr Ste 102, Mount Laurel, NJ 08054-1243 Phone: (800) 333-0037***

>>> ***We have reviewed your concerns and our conclusions are:***

The disputed accounts wells FARGO mortgage \$128383 and wells FARGO mortgage \$128050 are currently not reporting on The Equifax credit file.

Company Information		Inquiry Date(s)
Corelogic Credco::WELLS FARGO BANK NA PO BOX 509124 SAN DIEGO, CA 92150-9124 Phone: (800) 637-2422		05/07/2018
Navy FCU 820 Follin Ln SE Vienna, VA 22180-4907		12/28/2017
Sears/CBNA PO Box 6282 Sioux Falls, SD 57117-6282 Phone: (605) 331-2626		08/12/2017
Inquiries that do not impact your credit rating/score. <i>These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.</i>		
Company Information - Prefix Descriptions:		
<p>AM OR AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.</p> <p>CAR RENT - Inquiries with this prefix are from rental car companies regarding debit card payment acceptance.</p> <p>COLLECT - Inquiries with this prefix are for collection purposes and may be from the lender, a party collecting on the lender's behalf, or a company that purchased your debt.</p> <p>CONS RPT - Inquiries with this prefix are from your requests for your own report or requests you have authorized as part of a service or product.</p> <p>DDA - Inquiries with this prefix relate to a review of your consumer report for the opening of a deposit account.</p> <p>EMPL OR ND EMPL - Inquiries with this prefix indicate an employment inquiry.</p> <p>EQUIFAX OR EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy or your credit file or a research request.</p> <p>FIN PLAN - Inquiries with this prefix relate to a review of your consumer report for financial counseling or planning.</p> <p>INS - Inquiries with this prefix are from insurance companies regarding a review of your consumer report for insurance underwriting purposes.</p> <p>MEDICAL - Inquiries with this prefix are from medical service providers.</p> <p>ND - Inquiries with this prefix are general inquiries that do not display to creditor grantors.</p> <p>ND MR - Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan.</p> <p>NON APPL - Inquiries with this prefix are used when companies review the consumer report of a spouse who is not a co-applicant.</p> <p>PR - Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.</p> <p>PREQ AUTO - Inquiries with this prefix are used when you have provided consent to be prequalified for an auto loan or lease.</p> <p>PREQ CARD - Inquiries with this prefix are used when you have provided consent to be prequalified for a credit card.</p> <p>PREQ COMM - Inquiries with this prefix are used when you have provided consent to be prequalified for telecommunications products or services.</p> <p>PREQ HE - Inquiries with this prefix are used when you have provided consent to be prequalified for a home equity loan or line of credit.</p> <p>PREQ IL - Inquiries with this prefix are used when you have provided consent to be prequalified for an installment loan other than auto, mortgage or home equity.</p> <p>PREQ INS - Inquiries with this prefix are used when you have provided consent to be prequalified for an insurance quote.</p> <p>PREQ MTG - Inquiries with this prefix are used when you have provided consent to be prequalified for a mortgage loan.</p> <p>PREQ OD - Inquiries with this prefix are used when you have provided consent to be prequalified for an overdraft line of credit.</p> <p>PREQ - Inquiries with this prefix are used when you have provided consent to be prequalified for credit or services, not specific to auto, credit card, telecommunications, home equity, installment loan, insurance, mortgage or overdraft services.</p> <p>PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit of insurance.</p> <p>REFRESH - Inquiries with this prefix relate to the use of a consumer report in the period of time between underwriting and closing of a mortgage loan to ensure no new debt is identified.</p> <p>SUPPORT - Inquiries with this prefix are used by a social service agency related to a government benefit or child support.</p> <p>UTILSERV - Inquiries with this prefix are used when requesting utility services.</p>		
Company Information		Inquiry Date(s)



Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
07/18	No Data Available								
06/18	No Data Available								
05/18	No Data Available								
04/18	\$1,023	\$29		4/1/2018	\$1,879	\$4,000		Credit Card	
03/18	No Data Available								
02/18	No Data Available								
01/18	No Data Available								
12/17	No Data Available								
11/17							\$0		
10/17	\$1,180	\$47		10/1/2017	\$1,879	\$4,000	\$0	Credit Card	
09/17							\$0		
08/17	\$650	\$27			\$1,879	\$4,000	\$0	Credit Card	

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

inquiries that may impact your credit rating/score.

These are inquiries made by companies to whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Company Information		Inquiry Date(s)	
Capital One Bank USA Na	08/07/2018	08/12/2017	
PO Box 30281 Salt Lake City, UT 84130-0281 Phone: (800) 695-6950			
Equifax Mortgage Services::NAVY FEDERAL CREDIT	05/15/2018		
815 E Gate Dr Ste 102 Mount Laurel, NJ 08054-1243 Phone: (800) 333-0037			
Equifax Mortgage Services::QUICKEN LOANS	05/08/2018	05/08/2018	
815 E Gate Dr Ste 102 East Gate Corporate Center Mount Laurel, NJ 08054-1243			

Navy FCU P.O. BOX 3700 ATTN: CBR DISPUTES MERRIFIELD VA 22119-3700 : (888) 842-6328

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
4300152415*	01/04/2018	\$10,000		60M	Monthly	5						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Date	Date Closed
08/20/2018	\$9,005		06/20/18	\$270	\$254	06/2018	06/2018					

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Home Improvement; Whose Account - Individual Account; ADDITIONAL INFORMATION - Home Improvement Loan; Fixed Rate;

Historical Account Information

Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
07/18	No Data Available								
06/18	No Data Available								
05/18	No Data Available								
04/18	\$9,778	\$254		4/1/2018	\$10,000			Home Improvement	
Additional Information: Fixed Rate									
03/18	\$9,900	\$254		3/1/2018	\$10,000			Home Improvement	
Additional Information: Fixed Rate									
02/18	\$10,015	\$254		2/1/2018	\$10,000			Home Improvement	
Additional Information: Fixed Rate									
01/18	\$10,138	\$254			\$10,000			Home Improvement	
Additional Information: Fixed Rate									

Sears/CBNA PO Box 6282 Sioux Falls SD 57117-6282

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FD BOX 6262 ALBUQUERQUE NM 87106-0262												
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Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Credit Card;



Historical Account Information

Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator	Creditor Classification
03/18 \$331	\$25		3/1/2018	\$1,691	\$3,500		Credit Card		
02/18 \$640	\$25		2/1/2018	\$1,691	\$3,500		Credit Card		
01/18 \$712	\$25		1/1/2018	\$1,691	\$3,500		Credit Card		
12/17 \$877	\$25		12/1/2017	\$1,522	\$3,000		Credit Card		
11/17 \$0			11/1/2017	\$1,191	\$3,000		Credit Card		
10/17 \$607	\$25		10/1/2017	\$1,191	\$3,000		Credit Card		

FMC-OMAHA Service Ctr PO Box 542000 Omaha NE 68154-8000 : (800) 727-7000

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification			
5038*	06/14/2014	\$12,814				24	Paid and Closed				
Balance As of	Amount	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Deferred Pay Amount	Balance Pay Date	Date Closed
06/06/2016	\$0	04/2016									05/2016

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto Lease; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Balance; Auto;

FMC-OMAHA Service Ctr PO Box 542000 Omaha NE 68154-8000 : (800) 727-7000

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Charge Off	Activity Designator	Creditor Classification			
3515*	08/01/2003	\$22,105		66M	Monthly	26		Paid and Closed				
Items As of Date Reported	Balance	Amount	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Deferred Pay Start Date	Deferred Pay Amount	Balloon Pay Date	Date Closed
01/01/2011	\$0		11/2005	\$14,218	\$389		11/2005					11/2005

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

Greenwood Municipal FED CR UN 617 E Durst Ave Greenwood SC 29649-2713

CREDITORS ARE GUARANTEED TO RECEIVE 100% OF THE BALANCE DUE ON THE DATE OF THE FIRST DELINQUENCY													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
2943915900001*	05/01/2007	\$6,800				44	Paid and Closed						
Items As of Date Reported	Balance	Amount	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
01/01/2011	\$0		01/2011		\$174		01/2011						

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

1st Franklin Financial-3696 213 E Tugalo St Toccoa GA 30577-2127 : (866) 223-4303

Account Number	Balance	Amount	Date Reported	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
36960042*				12/01/2008	\$2,791		24M	Monthly	23	Paid and Closed	
Items As of	Balance	Amount	Date of Last Payment	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Charge Off	Deferred Pay Start Date	Balloon Pay Date
11/01/2010	\$0		08/2010	08/2010				08/2010			08/2010

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Secured By Household Goods/Collateral; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

Bank of America PO Box 982238 El Paso TX 79998-2238 : (800) 421-2110

Account Number	Balance	Amount	Date Reported	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
488894099043*				04/01/2007	\$7,212	\$7,000		Monthly	99		
Items As of	Balance	Amount	Date of Last Payment	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Charge Off	Deferred Pay Start Date	Balloon Pay Date
10/28/2017	\$0		07/2017								07/2013

Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Account Paid For Less Than Full Balance; Paid Charge Off; Credit Card;

Capital One / Rhodes PO Box 5253 Carol Stream IL 60197-5253 : (800) 695-6950

Account Number	Balance	Amount	Date Reported	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
513601-410428*				05/01/2003	\$4,846	\$0		Monthly	63	Paid and Closed	
Items As of	Balance	Amount	Date of Last Payment	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Charge Off	Deferred Pay Start Date	Balloon Pay Date
07/01/2009	\$0		09/2004					09/2004			08/2004

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Closed By Consumer; Closed or Paid Account/Zero Balance;

Capital One Bank USA Na PO Box 85015 Richmond VA 23285-5015 : (800) 955-7070

Account Number	Balance	Amount	Date Reported	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
517805927301*				08/12/2017	\$1,691	\$3,500		Monthly	11		
Items As of	Balance	Amount	Date of Last Payment	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Charge Off	Deferred Pay Start Date	Balloon Pay Date
07/27/2018	\$32		07/2018			\$25		07/2018			

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Credit Card;

Historical Account Information											
Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator			
07/18	No Data Available										
06/18	No Data Available										
05/18	No Data Available										
04/18	\$293	\$25			\$3,500		Credit Card				

(Continued On Next Page)

State Of South Carolina - Notice to Consumer

You may request that a security freeze be placed on your Equifax Information Services LLC (Equifax) credit report by sending a request in writing by certified mail or by contacting us on the Internet. The security freeze on your credit report will prohibit Equifax from releasing your credit report without your express authorization. The security freeze is designed to prevent the release of your credit report without your consent. However, you should be aware that using a security freeze to take control over who is allowed access to the personal and financial information in your credit report may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the security freeze from your credit report or to authorize the temporary release of your credit report for a specific party or specific period of time while the security freeze is in place. To provide that authorization, you must contact Equifax and provide all the following:

1. Proper identification.
2. The unique personal identification number or password provided by the credit reporting agency.
3. The proper information regarding the specific party or specific period of time for which the credit report is to be available.

Equifax will remove the security freeze from your credit file within 3 business days after receiving the above information.

Equifax will authorize the temporary release of your credit report not later than 3 business days after receiving the above information via your written request and within 15 minutes when your request is received via telephone or internet.

A security freeze does not apply to certain persons, including a person, or collection agencies acting on behalf of a person, with whom you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. A security freeze does not apply to the use of your credit report for insurance underwriting purposes.

If you are actively seeking a new credit, loan, utility, or telephone account, you should understand that the procedures involved in lifting security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit to enable the lifting to take effect.

To place a security freeze on your Equifax credit report, send your request via certified mail to:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Or, you may contact us on the web at equifax.com or call 800-685-1111.

There is no fee to place a security freeze on your credit report. Include your complete name, complete address, social security number and date of birth.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or specific period of time.

Notice to Consumers

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

Answers To Your Questions*** In reference to your question regarding inquiries:**

Inquiries contain information about companies that have requested and/or viewed your credit report information typically within the last two years. As you review inquiries on your Equifax credit file, consider the following:

- * A third party may access your Equifax credit file to assist in the underwriting of your request for credit. This is often the case when you request a retail store credit account, or when you apply for some mortgage products;
- * If you apply to have certain services, such as utilities (gas, electricity, water, etc.), phone service, or home security, your application, whether verbal or in writing, generally allows the company to make a credit inquiry; and
- * A signed application or an affirmative consent to pull credit is not required for a company to pull credit if you have indicated you are applying for credit (This does not apply to Vermont residents, who must provide affirmative consent.).

Additionally, there are inquiries that only you can see on your Equifax credit file and that do not impact your credit score. The following are examples:

- * An account review inquiry by a company with which you have a loan/credit account;
- * A collection inquiry by a company with whom you do business or a company that has purchased your account or been assigned the collection of your account;
- * An inquiry by a company for the purposes of investing in a loan portfolio or purchasing your account or the servicing of it; and
- * A promotional inquiry by a company, but only if they find you qualify for, and you are made, a firm offer of credit or insurance.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.